

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
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**PHILADELPHIA, PA 19106**  
[www.kmllawgroup.com](http://www.kmllawgroup.com)

February 13, 2018

Brad J. Sadek Esq.  
1315 Walnut Street  
Suite 804  
Philadelphia, PA 19107

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**  
MIDFIRST BANK vs. Gary R. Wesley  
Case No. 13-19678 AMC  
Last 4 Digits of Loan No. 0659

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within ten (10) days of this Notice. The amount in default is itemized as follows ;

- Regular mortgage payments for the months of January 1, 2018 through February 1, 2018, in the amount of \$1,363.31 per month;
- Late charges for the months of January 1, 2018, in the amount of \$28.10 per month;
- Less Debtor Suspense credit in the amount of \$263.50;

**The total due is \$2,491.22 and must be received on or before February 23, 2018.**

- The monthly payment for March will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

As set forth in the Stipulation, only **certified funds, money order, or a check from an attorney trust account will be accepted to cure the default.** We will not accept cash or personal checks. If you have proof that payments were made, fax that proof to our office at **215-627-7735**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay. Due to heightened security in our office complex, you **MUST** call our office at **215-627-1322** and schedule an appointment if you intend to pay the amount in person, please reference our file number 172947BK.

KML Law Group, P.C.  
**/s/Kevin G. McDonald, Esquire**  
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215-627-1322

cc: Gary R. Wesley  
322 East Woodlyn Circle  
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